State of Idaho **DEPARTMENT OF INSURANCE**

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NEWS RELEASE

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Insurance Department Offers Tips for Jewelry Protection

BOISE ID (February 10, 2009) – Valentine's Day is just a heartbeat away. If the romance of the holiday includes a precious gift for your special someone, the Idaho Department of Insurance reminds you to consider protecting your investment with insurance.

It is important to know your options when insuring fine jewelry (including family heirlooms) against theft, damage or loss. The Department offers the following tips for evaluating your insurance options for covering your jewelry.

Most homeowners and renter's insurance policies cover jewelry as personal property. Department Director Bill Deal said, "Many policies set coverage limits and might not protect against all losses. Review your policy with your insurance agent."

To ensure you have the right amount of coverage, your insurer may require an appraisal. You should also keep photos of each item and a copy of the appraisal in your home inventory in case you need to file a claim.

If you have questions about your insurance policy, you can call the Department for help. For more information about auto, home, life and health insurance options, as well as tips for choosing the coverage that is right for you and your family, visit www.doi.idaho.gov, or call 334-4250 in Boise, 800-721-3272 toll free statewide.

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